



Commuter Benefits Program

Summary Plan Description

Commuter Benefits Program

This section describes the NBCUniversal Commuter Benefits Program. The Commuter Benefits Program allows you to pay for qualified commuting expenses – public transportation, vanpool or parking - on a pre-tax basis through convenient payroll deductions.

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NBCUniversal Commuter Benefits Program

NBCUniversal, an affiliate of Comcast Corporation, is proud to offer you valuable benefit programs to support your needs. This Summary Plan Description (also referred to as “SPD”) applies to some or all of the benefits you receive or may choose to receive as an employee of NBCUniversal. It has been developed to help you learn about and understand the benefit programs offered under the Comcast Comprehensive Health and Welfare Benefit Plan (also referred to as the “Plan”). Keep this SPD handy and refer to it when you have questions about your benefits.

Many of the benefit programs offered by NBCUniversal are covered under the federal law known as the Employee Retirement Income Security Act of 1974 (also referred to as “ERISA”). The Commuter Benefits Program described in this SPD is NOT subject to ERISA. The administration of this benefit plan is the responsibility of the Plan Administrator, Comcast Corporation. The Plan Administrator has the discretionary authority and the responsibility to, among other things, interpret the plan provisions, and to exercise discretion where necessary or appropriate in the interpretation, administration, and determination of eligibility for benefits under the Plan, except to the extent that such responsibility has been delegated.

Please keep in mind that although Comcast Corporation intends to continue the plans in their present forms, Comcast Corporation reserves the right, by action of the appropriate representative, to amend, modify, suspend, or terminate the plans at any time, in whole or in part, in accordance with Comcast Corporation’s normal operating procedures. These modifications or terminations may be made for any reasons Comcast Corporation or its representatives deem appropriate, or as a result of changes in the laws that govern the Plan. Nothing in this SPD says or implies that participation in the benefit plans is a guarantee of continued employment with Comcast Corporation or NBCUniversal, nor is anything in this SPD intended to guarantee that benefit levels or costs will remain unchanged in future years.

If you have any questions after reading this SPD, please contact the Benefits Service Center: 1-844-405-2085.

The content in this SPD is primarily designed for U.S based employees. Many of the benefits, programs, and policies described are not applicable for employees working outside of the United States.

It is intended that this Program meet the requirements for qualification under section 132(f) of the Internal Revenue Code (the “Code”), and that the benefits paid on behalf of employees under the Program be excludable from gross income to the maximum extent permissible under the Code.

Employees who are represented by a labor union or Guild may, or may not, be eligible for any or all of the benefits, plans or programs described in this document. The eligibility of union represented employees for these benefits, plans or programs may be governed by the applicable collective bargaining agreement(s) and/or be subject to collective bargaining.

WHO IS ELIGIBLE

If you are an active regular full-time or part-time hourly, salary or commission employee, you are eligible for commuter benefits on your 1st day of active employment service.

Temporary and leased employees, independent contractors and any persons not classified as regular full-time or part-time employees are not eligible.

HOW THE PROGRAM WORKS

The Commuter Benefits Program (the "Program"), administered by WageWorks, allows you to save money on your eligible commuting expenses. The Program can help you achieve significant savings by paying with pre-tax dollars for certain qualified expenses that you incur by commuting to and from work.

There are two categories of eligible commuting expenses:

- Transportation expenses, which include qualified fares for buses, trains, subways, ferries and other types of mass transportation or vanpools.
- Parking expenses, which include the cost of parking at, or near your place of work or at, or near a place from which you commute to work by mass transit.

Transportation Expenses

The amount of pre-tax dollars that you can use to pay for qualified transportation and parking expenses is subject to monthly limits, which are set by the IRS. Your contributions, up to the monthly limits, are deducted from your paycheck before taxes are withheld, and the balance of your contributions is deducted from your paycheck on an after-tax basis.

Transit Passes

When you participate in the program, you are able to arrange for the purchase of your transit pass. Once you register with WageWorks, you simply elect the amount and type of pass that you want. The entire cost will be deducted from your paycheck. Any amount up to the monthly pre-tax limit will be reflected on a before-tax basis, the remainder will be deducted on an after-tax basis. Your actual transit pass will be mailed directly to your home by the first of the month in which it is valid.

Vanpool

If you use a vanpool to get to work, payment can be made directly to the vanpool provider, or you can purchase your vanpool voucher. Remember that the monthly limit encompasses both vanpool and transit pass expenses.

Commuter Card

To purchase transit passes on your own, you can select the Commuter Card option. Although the Commuter Card is a debit card in which you are assigned a PIN, it can also be used as credit when making purchases at transit agency ticket vending machines and ticket windows. The Commuter Card is a reusable stored value card that is funded by your commuter benefit election. You can only use it to pay for eligible transit expenses at designated transit agencies. Note that the Commuter Card can be used for Transit expenses only, and cannot be used for parking expenses. There are separate cards for transit and parking elections.

Parking Expenses

You can use your pre-tax income to pay for parking expenses by either using the **Pay My Parking** feature which allows payment to be made directly to your parking facility each month (if they participate), the WageWorks **Parking Card** which is a stored value card that houses your monthly election to pay your parking provider for monthly parking expenses, or the **Pay Me Back** feature in which you pay the expense to the facility directly and then get reimbursed.

Eligible Expenses

If you pay for the following commuter services, you can use this program:

Qualified Transportation Expenses

Qualified mass transit expenses include any pass, ticket, token, fare card, voucher or other fares for buses, trains, streetcars, ferries or similar means that entitle you to transportation to work provided that such transportation is on mass transit facilities.

Qualified Vanpooling Expenses

Qualified vanpooling expenses are expenses incurred for transportation to and from work and your residence, but only if in a "commuter highway vehicle" with seating capacity for six or more adults (not including the driver), with 80% of mileage and 50% of seating capacity used for employee transit.

Qualified Parking Expenses

Qualified parking expenses are parking expenses you incur at or near your place of employment which enable you to get to work. They also include expenses incurred at or near a location from which you commute to get to work by mass transit or vanpooling.

Expenses Not Eligible

The following expenses are generally not eligible expenses under the Commuter Benefits Program:

- Parking or transportation costs not related to your commute to and from work
- Car or vanpooling expense with fewer than six passenger seats (not including the driver)
- Spouse's, domestic partner's, or dependent's parking or transportation expenses
- Tunnel, bridge or highway tolls
- Gasoline
- Mileage allowances or other operating costs for your personal vehicle
- Taxis or car services
- Traffic tickets
- Auto lease payments
- Payments made to an individual in a carpool or to a friend who drives you to work
- Parking at a mall or similar location where you stop on your drive to or from your place of work
- Parking at your place of residence (even if you work out of your home)
- Business or travel expenses
- Any amounts you claim as a deduction on your personal tax return
- Expenses that violate state or federal law
- Expenses incurred before you became an NBCUniversal employee

- Expenses incurred during a leave of absence
- Expenses incurred after you terminate from NBCUniversal (You have 180 days to submit any **Pay Me Back** claims for reimbursement on dates of service incurred while you were an active employee. The WageWorks Transit Card will deactivate following 90 days from receipt of your termination date. The WageWorks Parking Card will deactivate immediately upon receipt of your termination date.)

Account Balances

Although you may establish both transportation and a parking account, each is considered a separate account. Transportation expenses will be paid out of your transportation account and parking expenses out of your parking account. Funds cannot be transferred between accounts. However, any unused balance remaining at the end of each month can be applied towards your next commuter order. The maximum amount you can be reimbursed for any month is the lesser of your account balance and the legal monthly maximum. Once your account is activated, you may access and review your account online through the WageWorks Web site.

Paying for your Benefit

The cost of your benefit election will be deducted automatically from your paycheck. The same corresponding payroll deductions will be taken from your 2nd paycheck of every month prior to the benefit month until you change or cancel your order.

Receiving Your Transit Pass or Van Pool Voucher

Your monthly pass or voucher will be mailed directly to your home or mailing address on file. You will receive your pass by the first day of each month. For example, your February pass will arrive by February 1st. You will receive the same pass or voucher every month until you change or cancel your election if you set up a recurring election. If you do not set up a recurring election, you will need to re-elect each month.

If you do not receive your transportation pass by the first day of the benefit month, you will need to purchase a replacement pass and contact WageWorks Customer Service via e-mail at help@wageworks.com or by phone at 877-WAGEWORKS (924-3697). You must report any passes not received by the third workday of the benefit month in which the pass is effective.

Parking Reimbursement Expenses

If you enrolled for the **Pay Me Back** feature for your parking expenses, you can request a reimbursement as follows:

Filing by Fax or Mail

- Print a **Pay Me Back** claim form from www.wageworks.com or call 877-WAGEWORKS (924-3967) to request a form.
- Submit your completed **Pay Me Back** form with your receipts by fax or mail. The instructions are printed on the form.

Filing Online

To file an online claim, log on to your account, select the submit receipt or claim option, select the commuter **Pay Me Back** plan, and follow the appropriate steps.

If Your Claim is Denied

If your request for benefits is denied, WageWorks will send you a statement explaining why your claim is defective. You may request a reconsideration of your claim by furnishing additional information to WageWorks.

HOW TO ENROLL

You can choose to participate in the transportation and/or parking features of the program. Simply visit www.wageworks.com, click on the Login/Register link at the top right of the screen. Choose Employee Registration, and complete the required information. Please note that you will need to supply your SSO whenever you are asked for your ID Code during the registration process.

If you do not have online access, you can contact WageWorks at 877-WAGEWORKS (924-3967) to enroll.

Orders, Changes & Cancellations

Enrollment orders, changes or cancellations must be made by the 4th of each month for the upcoming benefit month. For example, to cancel your February election, you would need to cancel your election by January 4th.

Confirmation Statement

You will receive an email confirmation statement of your participation each month to confirm your order for the upcoming benefit month. This statement will outline your applicable transit pass purchases, parking election, and/or Commuter Card amount.

TAX CONSIDERATIONS

The amount of pre-tax dollars you can use to pay for qualified transportation and parking expenses is subject to monthly limits, which are set by the IRS. Your contributions, up to the monthly limits, are deducted from your paycheck before taxes are withheld, and the balance of your contributions is deducted from your paycheck on an after-tax basis. As a result, participating in the Program helps you reduce the amount you pay in federal income taxes, Social Security taxes and, in many cases, state and local income taxes.

Federal tax laws require that elections be made on a prospective basis. Accordingly, you may not make an election change after the 4th of the month prior to the benefit month deadline.

There are other restrictions you need to keep in mind as you make your elections:

- Expenses incurred only during a month that you were a participant or have an account balance are eligible for reimbursement. Expenses are incurred when the service is provided.
- Any unused **Pay Me Back** balance remaining at the end of each month can be applied towards your next commuter order, but the maximum amount you can be reimbursed each month is the lesser of your total account balance and the legal monthly maximum.
- You must submit your claims for reimbursement within 180 days after the expense has been incurred for your **Pay Me Back** election. If you do not submit during this timeframe, your election will be turned into a credit to be applied towards the next benefit month's pretax order. You may not transfer money between the transportation and parking accounts.

OTHER INFORMATION

If You Terminate or Retire

Your contributions will cease as of your last day worked. If there is a balance remaining in your account, you may submit claims for reimbursement for eligible expenses incurred prior to your termination or retirement date up to 180 days after the expense was incurred under the **Pay Me Back** benefit. The WageWorks Transit Card will deactivate following 90 days from receipt of your termination date. The WageWorks Parking Card will deactivate immediately upon receipt of your termination date. Any balance remaining after these deadlines will be forfeited. As a reminder, if you terminate your employment, contact WageWorks to cancel your enrollment in the Commuter Benefit Program.

If You Are On a Leave of Absence

Your contributions to the Program automatically stop while you are on a Leave of Absence (paid or unpaid). You must re-enroll to participate in the Program once you return from Leave.

If You Become Disabled

If you become disabled under the NBCUniversal Disability Program, your contributions automatically stop. You must re-enroll to participate in the Program once you return from disability.

If You Die

If you die while employed, your contributions will automatically stop. If there is a balance remaining in your account, your surviving dependents may submit claims for reimbursement on your behalf for eligible expenses incurred prior to your death up to 180 days after the expense was incurred.

If Program is Discontinued

The program may be modified, amended, or terminated at any time by a vote of Comcast's Board of Directors for any reason, and without prior notice to employees.

If you submitted your reimbursement application prior to the change in plan provisions, your reimbursement will not be affected by the change.

FOR MORE INFORMATION

If you have questions or need additional information, browse www.wageworks.com; send an email to help@wageworks.com or contact WageWorks at 877-WAGEWORKS (924-3967). Remember to provide your SSO to the representative who assists you.

PLAN ADMINISTRATOR

The Plan Administrator for the NBCUniversal Commuter Benefit Program is:

Comcast Corporation
1701 JFK Blvd.
Philadelphia, PA 19103

The Plan Administrator is authorized to issue uniform rules and forms to be used in carrying out the purposes of this program. The Plan Administrator shall determine all questions arising from the interpretation of the terms and conditions of this program